

Date: Dec 18, 2007

Proposal: Regulation Z - Truth in Lending

Document ID: R-1305

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Version: 1

Release Date: 12/18/2007

Name: Darshan Hasthantra

Affiliation: None

Category of
Affiliation: Other

Address:

City: SUNNYVALE

State: CA

Country: UNITED STATES

Zip: 94086

PostalCode: 94086

Comments:

Please make sure that Wall Street or Brokers or Financial Institutions do not hedge or bet against our 1) US Economy 2) Housing/RE Market 3) Stock Market 4) Stronger Dollar 5) Weaker Oil/Crude/Gasoline 6) etc. those and related above items those seriously that affect our country and its citizens. If they (Greedy) are allowed to bet against the markets mentioned above, then the consequences will be serious and disastrous for all impacted, except the people who benefit from this situation. Thanks

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Comments:

1) Please completely stop PrePayment Penalties altogether 2) Please let the borrowers know how much commission the lender,lending agent, lending company is making from the borrower taking the loan. Make this very transparent and in bold sentences when the borrower borrows the loan. 3) Establish Broker/Lender Sincerety/Integrity/Customer Ratings to know the quality of the lending companies and its loaning agents. Publish this Customer Ratings to public. Thanks